

## **ABSTRACT OF THE INVENTION**

2 A system that includes computer hardware, computer software, apparatus, and  
3 methodology that enables individuals, businesses, and all types of organizations (both for  
4 profit and non-profit) to capture and securely transmit check images (including, but not  
5 limited to, personal checks, business checks, travelers checks, money orders, merchant  
6 coupons, food coupons, line of credit checks, etc.), deposit information, and other  
7 information from capture sites that preprocess financial instruments and generate data  
8 from the original instruments, for the purpose of having those checks credited to the  
9 depositing individual's or organization's bank account(s) and having the check images  
10 (and/or physical checks) entered into the bank check clearing channels for ultimate  
11 delivery to the maker bank for payment out of the maker's account.

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